Certificate Number: 15111-PAE-DE-037888742

Bankruptcy Case Number: 20-14053



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 27, 2023, at 1:58 o'clock PM EDT, Shawn Elko completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 27, 2023 By: /s/Fatima Zahra for Ryan McDonough

Name: Ryan McDonough

Title: <u>Executive Director of Education</u>